

Nevada Debit Card Schedule of Fees & Services

Last Updated Wednesday, 25 April 2007

Card Attributes:

- Card Brand - VISA Debit
 - Currency of Issue - US Dollars
 - Card Expiration - Cards will expire within 3 years from date of issuance. New cards will be automatically issued to active accounts prior to the expiration of the old card for the duration of the program.
 - Card Type - One primary card per participant. ("Cardholder")
 - Card Design - Unique Card design to be approved by the State of Nevada with acceptance marks on front and back of Card.
 - Card Acceptance - Cardholders may access funds by using their Nevada Debit Card for transactions at Visa retail locations and at Cirrus, Star, NYCE, Chase and Allpoint ATM locations. Cardholders may request cash back through PIN-based transactions at Visa retail locations, subject to that location's cash-back policy.
 - Card Package - will include the Direct Payment Card "Nevada Debit Card" Card Carrier, User Agreement and instructional brochure.
- Activation Process:** Cardholder self-activation via toll-free number or by first use of the PIN for replacement cards. **Statements:** Cardholders will receive monthly statements of their activity. **Customer Service:** Cardholders may obtain Account balance information, transaction history, PIN services, lost or stolen card assistance, and initiate transaction claims via the web or by call Chase's customer service 1- 866- 865-1382 24 (toll-free) 24 hours a day, 7 days a week. If a Nevada Debit Card is lost or stolen, Cardholders can mitigate their fund losses due to fraud by calling Chase immediately. [Return to Top of Page Fee Schedule](#)
- Pricing Components for Nevada Debit Card Program Cardholder services fees will be fully disclosed to recipients in the Disclosure Statement and User Agreement distributed with cards upon enrollment. Cardholder Service Fee**
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| Service Fee | Monthly account maintenance | No fee | Account inactivity (following 12 months of inactivity) | \$1.50 per month | Free ATM cash withdrawals per month at any ATM | 1 per deposit | ATM cash withdrawal fee after first deposit | \$1.50 per transaction | ATM surcharge through the Allpoint network | No fee | POS transactions | No fee | ATM balance inquiries | \$0.50 per transaction | Web balance inquiries | No fee | Customer service calls, including telephone balance inquiries: | Limited to 5 free per month. | | | | | | | | | | | |
| | Each additional call after the 5th call | \$0.25 | ATM denial for insufficient funds | \$0.50 per transaction | Check issuance per check | \$12.50 | International ATM transaction | \$3.00 | Replacement card | First replacement per year requested by a cardholder, or for replacing expired cards | No fee | Each additional card per year | \$5.00 per card | Additional cards on account | No fee | Expedited card replacement or expedited check issuance | \$10.00 | Card-to-card transfer | \$4.95 | Overdraft or negative balance | No fee | PIN changes | No fee | Account closure | No fee | Research and retrieval | No fee | Postage assessment | No fee |

Return to Top of Page Description of Cardholder Service Fees:

Monthly Account Maintenance — Core account services will be provided to cardholders receiving payments through the Nevada Child Support Program with no monthly account maintenance fees other than those defined in the fee schedule.

Account Inactivity — Monthly fee assessed for accounts with no deposit or transaction activity for a consecutive period of twelve months.

First ATM Cash Withdrawal per Deposit at Any ATM — No fee is assessed by JP Morgan for the first successful withdrawal of cash from any Cirrus, Visa, STAR, NYCE, or Allpoint ATM per deposit made in a one month period.

ATM Cash Withdrawal Beginning the second transaction each Deposit — Applicable ATM fee beginning the second ATM transaction per deposit.

ATM Surcharge through the Allpoint Network — Cardholders will not be assessed an ATM surcharge at any ATM displaying the Allpoint logo.

POS Transactions — Cardholders will not be charged by J P Morgan for performing purchase, or purchase with cash-back transactions at retail POS, including mail order, telephone, and Web at retail locations that accept Visa debit transactions.

ATM Balance Inquiries — Fee for performing account balance inquiry transactions at ATM's.

Web Balance Inquiries — There will be no fee for performing balance inquiries using the Web.

Customer Service Calls Including telephone Balance Inquiries — Callers will have access to the Customer Service Helpdesk for services such as balance inquiry and reporting lost and stolen cards. JP Morgan limits the number of free calls to the helpdesk to five per month with a nominal fee for calls exceeding that number.

Bank Teller Withdrawal at Visa Member Banks — Fee for withdrawing funds over-the-counter (OTC) at any Visa member bank locations.

ATM Denial for Insufficient Funds — Fee per ATM transaction denied due to insufficient account balances.

Check Issuance — Fee for a check requested by cardholders, and supported by adequate account balances.

International ATM Transaction — Fee per ATM withdrawal transaction at ATM locations outside of the United States.

Replacement Card — Fee per replacement card requested by cardholders. Cardholders may request one replacement card per year with no fee and cards issued to replace expired cards will be replaced with no fee. Card replacement fees will apply beginning with the second card requested by a cardholder in a year.

Additional Cards on Account — There will be no fee to cardholders who request additional cards or cash transfer cards associated with a primary card account.

Expedited Card Replacement or Check Issuance — Fee for expedited delivery of replacement cards or checks requested by cardholders using an overnight courier service. Card-to-Card Transfer-Fee per transfer of funds from primary accounts to cash transfer cards at the request of primary cardholders.

Overdraft of Negative Balance — No fees assessed to cardholders for overdrawing account balances. JP Morgan will not assess any charges for overdrafts. There is no possibility of overdrawing an account with normal usage at an ATM or POS. On rare occurrences and overdraft can occur when merchants per-authorize transactions.

Personal Identification Number (PIN) Changes — Cardholders will not be charged to select a new PIN or change existing PINs.

Account Closure — No fees to close accounts.

Research and Retrieval — No fees to research claims, disputes, or any other account activity. [Return to Top of Page](#)